

**Listing of Claims:**

1-50 (Cancelled)

51. (Previously presented) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more FDIC-insured and interest-bearing aggregated deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts, said administering step comprising processing, by one or more computers, transaction data comprising data for each of more than six (6) withdrawals and/or transfers by check and/or debit card and/or ACH debit within a month from each of a plurality of said client demand accounts, with the transaction data comprising a respective amount for each respective withdrawal and/or transfer;

determining, by one or more computers, on a regular basis one or more net transactions, with each net transaction comprising a sum of a plurality of clients' deposits and/or transfers to and/or withdrawals and/or transfers from a plurality of said respective client demand accounts of a plurality of the clients;

causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more of said FDIC-insured and interest-bearing aggregated deposit accounts based on one or more of the net transactions, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said FDIC-insured and interest-bearing aggregated deposit accounts;

updating a database, maintained on one or more computers, comprising information for each client demand account with said deposits and/or transfers to and said withdrawals and/or transfers from said each client demand account;

determining, by one or more computers, whether each client's funds held in one of said banking institutions are more than a specified amount; and

distributing or facilitating distribution of any amounts over said specified amount into at least one other FDIC-insured and interest-bearing aggregated deposit account at at least one other of said banking institutions.

52. (Previously presented) The method of claim 51, wherein clients' funds are deposited and/or transferred to said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

53. (Previously Presented) The method of claim 51, wherein said specified amount is more than said maximum FDIC insurance coverage minus a predetermined amount but less than or equal to said maximum FDIC insurance coverage.

54. (Previously presented) The method of claim 51, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said FDIC-insured and interest-bearing aggregated deposit accounts.

55. (Previously presented) The method of claim 51 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said FDIC-insured and interest-bearing aggregated deposit accounts in dependence on the pre-determined client preferences.

56. (Previously presented) The method of claim 51 wherein one or more net transactions are determined for said client demand accounts.

57. (Previously presented) The method of claim 51 wherein one or more net transactions are determined for each banking institution.

58. (Previously presented) The method of claim 51 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from each banking institution so that each client's funds at a banking institution do not exceed a specified amount.

59. (Previously presented) The method of claim 51 further comprising a step of authorizing or rejecting payments requested from at least one client demand account.

60. (Previously presented) The method of claim 51 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said FDIC-insured and interest-bearing aggregated deposit accounts in the banking institutions.

61. (Previously presented) The method of claim 51 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

62. (Previously presented) The method of Claim 51 wherein one or more of the withdrawals and/or transfers from at least one of said FDIC-insured and interest-bearing aggregated deposit accounts are requested in person.

63. (Previously presented) The method of Claim 51 wherein one or more of the withdrawals and/or transfers from at least one of said FDIC-insured and interest-bearing aggregated deposit accounts are requested by mail.

64. (Previously presented) The method of Claim 51 wherein one or more of the withdrawals and/or transfers from at least one of said FDIC-insured and interest-bearing aggregated deposit accounts are requested by messenger.

65. (Previously presented) The method of Claim 51 wherein one or more of the withdrawals and/or transfers from at least one of said FDIC-insured and interest-bearing aggregated deposit accounts are requested by telephone and distributed by mail.

66. (Previously presented) The method of Claim 51 wherein one or more of the withdrawals and/or transfers from at least one of said FDIC-insured and interest-bearing aggregated deposit accounts are requested by automated teller machine.

67-82 (Cancelled)

83. (Previously presented) A method for managing a plurality of client demand accounts, the funds for the client demand accounts being held in one or more insured and interest-bearing aggregated deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering client deposit, withdrawal, and transfer transactions against their client demand accounts by crediting or debiting client funds in said insured and interest-bearing aggregated deposit accounts so that each client's funds held in each banking institution do not exceed a specified amount, said administering step comprising processing, by one or more computers, transaction data comprising data for each of more than six (6) withdrawals and/or transfers by check and/or debit card and/or ACH debit within a month from each of a plurality of said client demand accounts, with the transaction data comprising a respective amount for each respective withdrawal and/or transfer;

determining, by one or more computers, on a regular basis one or more net transactions, with each net transaction comprising a sum of the credited and/or debited transactions from a plurality of said respective client demand accounts of a plurality of the clients;

on a regular basis, causing funds to be deposited and/or transferred to or withdrawn and/or transferred from one or more of said insured and interest-bearing aggregated deposit accounts at one or more of said banking institutions in dependence on one or more of the net

transactions, wherein more than six (6) withdrawals and/or transfers are made during a month from at least one of said insured and interest-bearing aggregated deposit accounts;

updating a database, maintained on one or more computers, comprising client information for each client demand account with said transactions received against said client demand accounts;

determining, by one or more computers, whether each client's funds at one of said a banking institutions are more than a specified amount; and

distributing or facilitating distribution of any amounts over said specified amount into at least one other insured and interest-bearing aggregated deposit account at at least one other of said banking institutions.

84. (Previously presented) The method of claim 83 wherein the specified amount is more than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution minus a predetermined amount but less than or equal to said maximum FDIC insurance coverage so that FDIC insurance coverage greater than said maximum FDIC insurance coverage is effectively provided for each client.

85. (Previously presented) The method of claim 83, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

86. (Previously presented) The method of claim 83 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

87. (Previously presented) The method of claim 83 wherein said insured and interest-bearing aggregated deposit accounts are selected for crediting client deposits and/or

transfers to said client demand account and debiting client withdrawals and/or transfers from said client demand account in dependence on pre-determined client preferences.

88. (Previously presented) The method of Claim 83 wherein one or more of the withdrawals and/or transfers from at least one of said insured and interest-bearing aggregated deposit accounts are requested in person.

89. (Previously presented) The method of Claim 83 wherein one or more of the withdrawals and/or transfers from at least one of said insured and interest-bearing aggregated deposit accounts are requested by mail.

90. (Previously presented) The method of Claim 83 wherein one or more of the withdrawals and/or transfers from at least one of said insured and interest-bearing aggregated deposit accounts are requested by messenger.

91. (Previously presented) The method of Claim 83 wherein one or more of the withdrawals and/or transfers from at least one of said insured and interest-bearing aggregated deposit accounts are requested by telephone and distributed by mail.

92. (Previously presented) The method of Claim 83 wherein one or more of the withdrawals and/or transfers from at least one of said insured and interest-bearing aggregated deposit accounts are requested by automated teller machine.

93-142 (Cancelled)

143. (Previously presented) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one

or more insured money market aggregated deposit accounts, which are not NOW accounts, at one or more banking institutions, the method comprising:

providing a database, maintained on one or more computers, comprising client information for each client demand account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts, said administering step comprising processing, by one or more computers, transaction data comprising data for each of more than six (6) withdrawals and/or transfers by check and/or debit card and/or ACH debit within a month from each of a plurality of said client demand accounts, with the transaction data comprising a respective amount for each respective withdrawal and/or transfer ;

authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

determining, by one or more computers, on a regular periodic basis one or more net transactions, with each net transaction comprising a sum of a plurality of said clients' deposits and/or transfers to and/or withdrawals and/or transfers from a plurality of the respective client demand accounts of a plurality of the clients;

depositing and/or transferring funds to or withdrawing and/or transferring funds from one or more of said insured money market aggregated deposit accounts based on one or more of the net transactions, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, wherein more than six (6) withdrawals and/or transfers are made during a month from at least one of said insured money market aggregated deposit accounts;

wherein the depositing and/or transferring funds to or withdrawing and/or transferring funds from step further comprises

determining, by one or more computers, whether each client's funds held in one of said a-banking institutions are more than a specified amount; and

distributing or facilitating distribution of any amounts over said specified amount into at least one other insured money market deposit account at at least one other of said banking institutions;

distributing or facilitating distribution of interest paid on at least one of said insured money market aggregated deposit accounts to said clients' demand accounts; and updating said database with each client's deposit and authorized payment.

144. (Previously Presented) The method of Claim 143, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

145. (Previously Presented) The method of Claim 143, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

146. (Previously presented) The method of Claim 143 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested in person.

147. (Previously presented) The method of Claim 143 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested by mail.

148. (Previously presented) The method of Claim 143 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested by messenger.

149. (Previously presented) The method of Claim 143 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested by telephone and distributed by mail.



150. (Previously presented) The method of Claim 143 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested by automated teller machine.

151-189 (Cancelled)

190. (Previously presented) The method of claim 83 further comprising a step of updating said database comprising information for each client demand account with the clients' deposits, withdrawals, and transfers, and with the amount of that client's funds held in said one or more insured and interest-bearing aggregated deposit accounts and in said one or more banking institutions.

191. (Previously presented) The method of claim 83 further comprising a step of authorizing or rejecting payments requested from at least one client's demand account.

192. (Previously presented) The method of claim 83 further comprising a step for distributing or facilitating distribution of interest earned on at least one of said insured and interest-bearing aggregated deposit accounts among said client demand accounts.

193-265 (Cancelled)

266. (Previously presented) The method of claim 267, further comprising wherein the client transaction account funds for at least one client are held in insured money market aggregated deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

267. (Previously presented) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market aggregated deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client transaction accounts, said administering step comprising processing, by one or more computers, transaction data comprising data for each of more than six (6) withdrawals and/or transfers by check and/or debit card and/or ACH debit within a month from each of a plurality of said client transaction accounts, with the transaction data comprising a respective amount for each respective withdrawal and/or transfer ;

determining, by one or more computers, on a regular basis one or more net transactions, with each net transaction comprising a sum of a plurality of clients' deposits and/or transfers to and/or client withdrawals and/or transfers from a plurality of said respective client transaction accounts of a plurality of the clients;

causing funds to be deposited and/or transferred to or withdrawn and/or transferred from one or more of said insured money market aggregated deposit accounts based on one or more of the net transactions, and wherein more than six (6) withdrawals and/or transfers are made during a month from at least one of said insured money market aggregated deposit accounts;

updating a database, maintained on one or more computers, comprising information for each client transaction account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client transaction account;

determining, by one or more computers, whether each client's funds held in one of said banking institutions are more than a specified amount; and

distributing or facilitating distribution of any amounts over said specified amount into at least one other insured money market aggregated deposit account at at least one other of said banking institutions, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

268. (Previously presented) The method of claim 267 further comprising a step of distributing or facilitating distribution of interest earned on at least one of said insured money market aggregated deposit accounts among said client transaction accounts.

269. (Previously presented) The method of claim 267 wherein at least one net transaction is determined for each of one or more banking institutions.

270. (Previously presented) The method of claim 267, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

271. (Previously presented) The method of claim 267 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

272. (Previously presented) The method of claim 267, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured money market aggregated deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market aggregated deposit accounts in dependence on the pre-determined client preferences.

273. (Previously presented) The method of claim 267 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured money market aggregated deposit accounts and the in banking institutions.

274. (Previously presented) The method of Claim 267 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested in person.

275. (Previously presented) The method of Claim 267 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested by mail.

276. (Previously presented) The method of Claim 267 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested by messenger.

277. (Previously presented) The method of Claim 267 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested by telephone and distributed by mail.

278. (Previously presented) The method of Claim 267 wherein one or more of the withdrawals and/or transfers from at least one of said insured money market aggregated deposit accounts are requested by automated teller machine.

279-320 (Cancelled)

321. (Previously Presented) The method of claim 53, wherein said predetermined amount is approximately \$10,000.

322. (Previously Presented) The method of claim 84, wherein said predetermined amount is approximately \$10,000.

323-344 (Cancelled)

345. (Previously presented) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

maintaining funds for said individual client accounts in one or more FDIC-insured, interest-bearing aggregated deposit accounts at one or more banking institutions;

processing, by one or more computers, transactions data comprising data for each of one or more deposits/transfers to one or more client accounts and transaction data comprising data for each of more than six (6) withdrawals/transfers by check and/or debit card and/or ACH debit within a month from each of a plurality of said client accounts, with the transaction data comprising a respective amount for each respective withdrawal/transfer;

netting transactions using one or more computers, on a regular basis, of a plurality of the client accounts of a plurality of the clients to obtain a transaction net, with each transaction net comprising clients' deposits/transfers to and/or withdrawals/transfers from a plurality of said respective client accounts of a plurality of the clients; and

making needed deposits to, or needed withdrawals/transfers from one or more of said aggregated deposit accounts based on said transaction net so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) withdrawals/transfers are made during a month from at least one of said one or more aggregated deposit accounts;

wherein the making needed deposits to or needed withdrawals/transfers from step further comprises

determining, by one or more computers, whether each client's funds held in one of said banking institutions are more than a specified amount; and

distributing or facilitating distribution of any amounts over said specified amount into at least one other insured money market aggregated deposit account at at least one other of said banking institutions.

346. (Previously presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested in person.

347. (Previously presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested by mail.

348. (Previously presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested by messenger.

349. (Previously presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested by telephone and distributed by mail.

350. (Previously presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested by automated teller machine.

351-356 (Cancelled)

357. (Previously presented) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

receiving transaction data for a plurality of said individual client accounts through an electronic interface;

processing, by one or more computers, transaction data comprising data for each of one or more deposits/transfers to one or more of the plurality of client accounts and transaction data comprising data for each of more than six (6) withdrawals/transfers by

check and/or debit card and/or ACH debit within a month from each of a plurality of said client accounts, with the transaction data comprising a respective amount for each respective deposit/transfer or withdrawal/transfer;

netting said transaction data, using one or more computers, on a regular basis to obtain netted transaction data comprising a sum of clients' deposits/transfers to and/or withdrawals/transfers from a plurality of said respective client demand accounts of a plurality of the clients;

determining, by one or more computers, needed deposits/transfers to, or needed withdrawals/transfers from, one or more of said FDIC-insured, interest-bearing aggregated deposit accounts at one or more of said banking institutions based on said netted transaction data, wherein said one or more of said aggregated deposit accounts hold funds for said individual client accounts; and

generating instructions to make, for said one or more aggregated deposit accounts, said needed deposits/transfers to, or said needed withdrawals/transfers from, said one or more of said aggregated deposit accounts so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) withdrawals/transfers from at least one of said one or more aggregated deposit accounts are made during a month;

wherein the generating instructions step further comprises

determining, by one or more computers, whether each client's funds held in one of said a-banking institutions are more than a specified amount; and

distributing or facilitating distribution of any amounts over said specified amount into at least one other insured interest-bearing aggregated deposit account at at least one other of said banking institutions.

358. (Previously presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested in person.

359. (Previously presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested by mail.

360. (Previously presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested by messenger.

361. (Previously presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested by telephone and distributed by mail.

362. (Previously presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more aggregated deposit accounts are requested by automated teller machine.

363-364 (Cancelled)

365. (Previously presented) The method of claim 143, further comprising wherein the client demand account funds for at least one client are held in insured money market aggregated deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

366-367 (Cancelled)

368. (Previously presented) The method of claim 345, further comprising wherein the client account funds for at least one client are held in insured interest-bearing aggregated deposit accounts among a fixed plurality of banking institutions so that



FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

369. (Cancelled)

370. (Previously presented) The method of claim 357 , further comprising wherein the client account funds for at least one client are held in insured interest-bearing aggregated deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

371-372 (Cancelled)

373. (Previously presented) The method of claim 143, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured money market aggregated deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market aggregated deposit accounts in dependence on the pre-determined client preferences.

374-375 (Cancelled)

376. (Previously presented) The method of claim 345, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing aggregated deposit accounts, and wherein funds are deposited/transferred to or withdrawn/transferred from said insured interest-bearing aggregated deposit accounts in dependence on the pre-determined client preferences.

377. (Cancelled)

378. (Previously presented) The method of claim 357, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing aggregated deposit accounts, and wherein funds are deposited/transferred to or withdrawn/transferred from said insured interest-bearing aggregated deposit accounts in dependence on the pre-determined client preferences.